

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JONATHAN D STEPHENS

Debtor(s)

Case No. 09-34672

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/18/2009.
- 2) The plan was confirmed on 11/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/30/2009, 06/15/2010, 07/16/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/09/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,775.19.
- 10) Amount of unsecured claims discharged without payment: \$69,604.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$74,090.00
Less amount refunded to debtor \$566.04

NET RECEIPTS: \$73,523.96

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,206.16
Court Costs \$0.00
Trustee Expenses & Compensation \$3,887.93
Other \$150.21

TOTAL EXPENSES OF ADMINISTRATION: \$7,244.30

Attorney fees paid and disclosed by debtor: \$293.84

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AASTRO TITLE LENDERS	Unsecured	289.62	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	4,131.00	NA	NA	0.00	0.00
CALUMET COLLEGE OF ST JOSEPH	Unsecured	9,028.21	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	12,427.45	7,291.98	7,291.98	7,291.98	0.00
CAPITAL ONE AUTO FINANCE	Secured	22,300.00	34,727.00	12,526.72	12,526.72	2,741.02
CHASE BANK USA	Unsecured	304.16	NA	NA	0.00	0.00
CHASE CHA	Unsecured	3,681.00	NA	NA	0.00	0.00
CHASE HOME FINANCE LLC	Secured	NA	3,212.05	3,362.05	3,362.05	0.00
CHASE HOME FINANCE LLC	Secured	205,881.00	206,415.55	0.00	0.00	0.00
CITIFINANCIAL	Unsecured	7,469.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,300.00	NA	NA	0.00	0.00
ECMC	Unsecured	NA	22,583.52	22,583.52	22,583.52	0.00
ENHANCED RECOVERY CORPORATI	Unsecured	536.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	0.00	140.60	140.60	140.60	0.00
ILLINOIS DEPT OF REVENUE	Priority	449.71	923.15	923.15	923.15	0.00
INTERNAL REVENUE SERVICE	Priority	4,377.93	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	140.17	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,032.91	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	NA	7,793.33	7,793.33	7,793.33	0.00
INTERNAL REVENUE SERVICE	Unsecured	132.91	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	7.23	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	13.39	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	2,011.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	9,125.00	9,708.09	9,708.09	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	882.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,665.00	1,486.27	1,486.27	1,486.27	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	5,189.58	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,017.06	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	891.65	891.65	891.65	891.65	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	5,189.00	5,189.58	5,189.58	5,189.58	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,017.00	1,017.06	1,017.06	1,017.06	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PREMIER BANK CARD	Unsecured	332.73	332.73	332.73	332.73	0.00
SILVER LAKE DENTAL LTD	Unsecured	77.00	NA	NA	0.00	0.00
SLM ENTITIES	Unsecured	22,163.68	NA	NA	0.00	0.00
TARGET	Unsecured	693.54	NA	NA	0.00	0.00
WARRANTY FINANCE LLC	Unsecured	383.49	NA	NA	0.00	0.00
WESTGATE RESORT	Unsecured	10,000.00	NA	NA	0.00	0.00
WOW CABLE	Unsecured	295.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,362.05	\$3,362.05	\$0.00
Debt Secured by Vehicle	\$22,234.81	\$12,526.72	\$2,741.02
All Other Secured	\$7,793.33	\$7,793.33	\$0.00
TOTAL SECURED:	\$33,390.19	\$23,682.10	\$2,741.02
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$923.15	\$923.15	\$0.00
TOTAL PRIORITY:	\$923.15	\$923.15	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,933.39	\$38,933.39	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,244.30</u>	
Disbursements to Creditors	<u>\$66,279.66</u>	
TOTAL DISBURSEMENTS :		<u>\$73,523.96</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/12/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.